

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re **Derrick James Gipson,  
Kathryn Lynne Gipson**

Case No. 11-50372

Debtors

Chapter 7

**SUMMARY OF SCHEDULES - AMENDED**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	1	<b>0.00</b>		
B - Personal Property	<b>Yes</b>	3	<b>16,377.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	1			
D - Creditors Holding Secured Claims	<b>Yes</b>	1		<b>2,590.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	1		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	16		<b>56,661.96</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	1			
H - Codebtors	<b>Yes</b>	1			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	1			<b>2,471.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	2			<b>2,693.25</b>
Total Number of Sheets of ALL Schedules		<b>28</b>			
	Total Assets		<b>16,377.00</b>		
		Total Liabilities		<b>59,251.96</b>	

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re **Derrick James Gipson,  
Kathryn Lynne Gipson**Case No. **11-50372**DebtorsChapter **7****STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.****Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>20,450.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>20,450.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>2,471.00</b>
Average Expenses (from Schedule J, Line 18)	<b>2,693.25</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>2,705.77</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>56,661.96</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>56,661.96</b>

In re **Derrick James Gipson,  
Kathryn Lynne Gipson**Case No. 11-50372

Debtors

**AMENDED  
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxx6884</b>		H	<b>2010 Charge Account</b>				
<b>Asset Acceptance, LLC P.O. Box 2036 Warren, MI 48090</b>		J					<b>374.41</b>
Account No. <b>xxxxxxxx6394</b>		H	<b>12/2010 Overdraft Fees</b>				
<b>Bank of America Attn: Bankruptcy 14366 Warwick Blvd. Newport News, VA 23602</b>		H					<b>93.12</b>
Account No. <b>xxxx7273</b>		H	<b>Opened 12/01/09 Re: West Bay Acquisitions</b>				
<b>Baystate Gas-Brockton PO Box 67015 Harrisburg, PA 17106</b>		H					<b>53.00</b>
Account No. <b>xxx5897</b>		J	<b>Opened 8/01/08 Re: Rocky Mountain Power</b>				
<b>Bonneville Billing 1186 E 4600 S Ste 100 Ogden, UT 84403</b>		J					<b>92.00</b>
<b>Subtotal (Total of this page)</b>							<b>612.53</b>

15 continuation sheets attached

In re **Derrick James Gipsen,  
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx6056		Opened 2/01/10 Re: Physician Associates, PC				126.00
CBCS PO Box 164089 Columbus, OH 43216	J					
Account No. xxxxxxxxxxxx3676		Opened 9/01/06 Re: Sparrow Roges Womens Center				145.00
Central Professional Services 801 Sunnyside Drive Cadillac, MI 49601	J					
Account No. xxxxxxxx1100		9/8/2008 Judgment in Hampton General District Court GV0801281100				450.00
Crawley & Crawley Real Estate 901 N. Armistead Avenue Hampton, VA 23669	J					
Account No. xxxxxx0528		Opened 6/01/10 Re: Riverside Regional				1,058.00
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J					
Account No. xxxxxx2063		Opened 8/01/10 Re: Riverside Regional				848.00
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J					
Sheet no. <u>1</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>2,627.00</b>

In re **Derrick James Gipson,  
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
				CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. <b>xxxxxx8617</b>						
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J		<b>Opened 1/01/10 Re: Riverside Regional</b>			<b>698.00</b>
Account No. <b>xxxxxx0833</b>						
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J		<b>Opened 8/01/10 Re: Riverside Regional</b>			<b>598.00</b>
Account No. <b>xxxxxx0845</b>						
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J		<b>Opened 8/01/09 Re: Riverside Regional</b>			<b>503.00</b>
Account No. <b>xxxxxx0787</b>						
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J		<b>Opened 7/01/10 Re: Riverside Emergency Physicians</b>			<b>368.00</b>
Account No. <b>xxxxxx1196</b>						
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J		<b>Opened 7/01/10 Re: Riverside Emergency Physicians</b>			<b>368.00</b>
Sheet no. <b>2</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)		<b>2,535.00</b>

In re **Derrick James Gipson,  
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxxxx1346</b>		<b>Opened 10/01/09 Re: Riverside Emergency Physicians</b>				
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J					<b>350.00</b>
Account No. <b>xxxxxx2588</b>		<b>Opened 7/01/09 Re: Riverside Emergency Physicians</b>				
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J					<b>350.00</b>
Account No. <b>xxxxxx1565</b>		<b>Opened 5/01/10 Re: Riverside Emergency Physicians</b>				
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J					<b>350.00</b>
Account No. <b>xxxxxx2616</b>		<b>Opened 12/01/09 Re: Emergency Physicians</b>				
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J					<b>350.00</b>
Account No. <b>xxxxxx1154</b>		<b>Opened 7/01/09 Re: Riverside Emergency Physicians</b>				
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J					<b>254.00</b>
Sheet no. <b>3</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>1,654.00</b>

In re **Derrick James Gipson,  
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Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxxxx1347</b>		<b>Opened 10/01/09 Re: Emergency Physicians</b>				
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J					<b>254.00</b>
Account No. <b>xxxxxx1626</b>		<b>Opened 4/01/09 Re: Emergency Physicians</b>				
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J					<b>199.00</b>
Account No. <b>xxxxxx0656</b>		<b>Opened 8/01/09 Re: Riverside Emergency Physicians</b>				
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J					<b>199.00</b>
Account No. <b>xxxxxx1153</b>		<b>Opened 7/01/09 Re: Riverside Emergency Physicians</b>				
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J					<b>199.00</b>
Account No. <b>xxxxxx4130</b>		<b>Opened 6/01/09 Re: Riverside Emergency Physicians</b>				
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J					<b>199.00</b>
Sheet no. <b>4</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>1,050.00</b>

In re **Derrick James Gipson,  
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxxxx4426</b>		<b>Opened 1/01/10 Re: Peninsula Radiology Associates</b>				<b>152.00</b>
Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606	J					
Account No. <b>xxxxxx3169</b>		<b>Opened 9/01/09 Re: Riverside Regional</b>				<b>111.00</b>
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J					
Account No. <b>xxxxxx1521</b>		<b>Opened 6/01/09 Re: Riverside Regional</b>				<b>100.00</b>
Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J					
Account No. <b>xxxx6476</b>	H	<b>Opened 8/01/09 Re: Sprint</b>				<b>404.00</b>
ER Solutions PO Box 9004 Renton, WA 98057	H					
Account No. <b>xxxxxxxxxxxxx8888</b>		<b>Opened 8/01/09 Last Active 8/31/09 Educational</b>				<b>13,400.00</b>
Glheg 2401 International Lane Madison, WI 53704	H					
Sheet no. <b>5</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>14,167.00</b>

In re **Derrick James Gipson,  
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. xxxxxxxxxxxx8888	H	Opened 8/01/09 Last Active 8/31/09 Educational			
Glhegc 2401 International Lane Madison, WI 53704	H				7,050.00
Account No. xxxxxxxx0001	J	Opened 4/01/07 Re: Great Expressions Dental Center			
I C System, Inc. PO Box 64378 Saint Paul, MN 55164	J				157.00
Account No. xxxxxx8001	H	Opened 12/01/05 Re: Oral Surgery Associates			
I C System, Inc. PO Box 64378 Saint Paul, MN 55164	H				75.00
Account No. xxxxxxxxxxxx5003	J	Opened 12/01/07 Re: Allied Cash Advance			
Jefferson Capital Systems 16 Mcleland Road Saint Cloud, MN 56303	J				228.00
Account No. xxxxxxxxxxxx6641	J	Opened 5/01/07 Re: Ingham Radiology Associates, PC			
L.J. Ross & Associates PO Box 1838 Ann Arbor, MI 48103	J				46.00
Sheet no. <u>6</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			7,556.00

In re **Derrick James Gipson,  
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. xxxxxxxx6330	H	Opened 12/01/07 Last Active 1/26/11 Deficiency from Sale of Repossessed Vehicle			
Lake Trust Credit Union 501 S. Capitol Avenue Lansing, MI 48933	H				5,945.00
Account No. xxxxxxxxxxxxxx3066	J	Opened 4/01/05 Re: Sparrow Health System			
Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J				1,990.00
Account No. xxxxxxxxxxxxxx2848	J	Opened 11/01/05 Re: Ingham Regional Medical Center			
Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J				1,340.00
Account No. xxxxxxxxxxxxxx5525	H	Opened 10/01/06 Re: Sparrow Health System			
Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	H				1,089.00
Account No. xxxxxxxxxxxxxx9887	J	Opened 9/01/07 Re: Sparrow Health System			
Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J				931.00
Sheet no. <u>7</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Subtotal (Total of this page)			<b>11,295.00</b>	

In re **Derrick James Gipsen,  
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxxxxxxxxx0732	H	Opened 7/01/06 Re: Sparrow Health System				271.00
Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J	Opened 6/01/07 Re: Sparrow Health System				269.00
Account No. xxxxxxxxxxxxx5758	J	Opened 7/01/06 Re: Sparrow Regional Lab				202.00
Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	H	Opened 7/01/05 Re: Sparrow Health System				198.00
Account No. xxxxxxxxxxxxx2372	J	Opened 1/01/07 Last Active 3/07/07 Re: Sparrow Health System				149.00
Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879						
Sheet no. <u>8</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>1,089.00</b>

In re **Derrick James Gipsen,  
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM			
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. xxxxxxxxxxxxxxxx5314  Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	H	Opened 6/01/07 Re :Sparrow Health System				118.00
Account No. xxxxxxxxxxxxxxxx5102  Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J	Opened 5/01/07 Re: Sparrow Health System				105.00
Account No. xxxxxxxxxxxxxxxx3887  Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J	Opened 5/01/07 Re: Sparrow Health System				90.00
Account No. xxxxxxxxxxxxxxxx8369  Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J	Opened 8/01/07 Re: Sparrow Regional Laboratory				31.00
Account No. xxx2774  Mid Michigan Collections 117 East Walker Street Saint Johns, MI 48879	J	Opened 10/01/07 Re: Delta Medical Center-A				24.00
Sheet no. <u>9</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>368.00</b>

In re **Derrick James Gipson,  
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxx0790	H	Re: Park City Oral Surgery				
National Credit Systems 117 E. 24th Street New York, NY 10010	H					68.00
Account No. xxxx5245	J	Opened 9/01/10 Re: The Hamilton Collection, Inc.				
National Recovery Agency 2491 Paxton Street Harrisburg, PA 17111	J					46.00
Account No. xxxx5243	J	Opened 9/01/10 The Bradford Exchange, Ltd.				
National Recovery Agency 2491 Paxton Street Harrisburg, PA 17111	J					40.00
Account No. xxxx5242	J	Opened 9/01/10 Re: Bradford Editions				
National Recovery Agency 2491 Paxton Street Harrisburg, PA 17111	J					36.00
Account No. xxxx5246	J	Opened 9/01/10 Re: The Bradford Exchange, Ltd.				
National Recovery Agency 2491 Paxton Street Harrisburg, PA 17111	J					35.00
Sheet no. <u>10</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>225.00</b>

In re **Derrick James Gipson,  
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxx5244		Opened 9/01/10 Re: The Bradford Exchange, Ltd.				
National Recovery Agency 2491 Paxton Street Harrisburg, PA 17111	J					35.00
Account No. xxxx5241		Opened 9/01/10 Re: The Bradford Exchange, Ltd.				
National Recovery Agency 2491 Paxton Street Harrisburg, PA 17111	J					35.00
Account No. xxxx7917		Opened 1/01/09 Re: Northwest Emergency Physicians, Inc.				
NCO Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	J					477.00
Account No. xxxx7919		Opened 1/01/09 Re: Northwest Emergency Physicians, Inc.				
NCO Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	J					440.00
Account No. xxxx2040		Opened 5/01/09 Re: Northwest Emergency Physicians, Inc.				
NCO Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	H					309.00
Sheet no. <u>11</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>1,296.00</b>

In re **Derrick James Gipson,  
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. xxxx1981  <b>NCO</b> Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	J	Opened 5/01/09 Re: Northwest Emergency Physicians, Inc.			198.00
Account No. xxxx7916  <b>NCO</b> Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	J	Opened 1/01/09 Re: Northwest Emergency Physicians, Inc.			190.00
Account No. xxxx8196  <b>NCO</b> Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	H	Opened 11/01/08 Re: Emergency Medical Associates			150.00
Account No. xxxx7120  <b>NCO</b> Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	H	Opened 10/01/08 Re: Emergency Medical Associates			125.00
Account No. xxxx7918  <b>NCO</b> Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	J	Opened 1/01/09 Re: Northwest Emergency Physicians, Inc.			85.00
Sheet no. <u>12</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			<b>748.00</b>

In re **Derrick James Gipson,  
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxxxxx0152</b>		2010 Charge Account				<b>27.22</b>
<b>NSA/Grandmas Kitchen P.O. Box 26599 Lehigh Valley, PA 18002</b>	J	7/9/2002 Judgment in Ingham County General District Court 022582LT				<b>1,187.00</b>
Account No. <b>xxxx82LT</b>		2010 Charge Account				<b>15.99</b>
<b>Patricia M. Lippincott 420 West Sheridan Rd Lansing, MI 48906</b>	J	2010 Collection Account				<b>1,589.72</b>
Account No. <b>xxx7047</b>		6/2008 Re: Questar Gasrock Springs				<b>241.00</b>
<b>Penn Credit Corporation P.O. Box 988 Harrisburg, PA 17108</b>	J					
Account No. <b>xxxx-xxxx-xxxx-1324</b>	J					
<b>Portfolio Recovery Associates P.O. Box 12914 Norfolk, VA 23541</b>	J					
Account No. <b>EPU0</b>	J					
<b>Rocky Mountain Services PO Box 459 Rock Springs, WY 82902</b>	J					
Sheet no. <b>13</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>3,060.93</b>

In re **Derrick James Gipsen,  
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxx82N1	H	Opened 7/01/08 Re: Ingham Regional Medical Center				
Senex Services Corporation Attn: Bankruptcy PO Box 90199 Indianapolis, IN 46290	H					152.00
Account No. xxxxxx90N1	H	Opened 10/01/08 Re: McLaren Medical Management				
Senex Services Corporation Attn: Bankruptcy PO Box 90199 Indianapolis, IN 46290	H					94.00
Account No. xxx-xx-xx10 DC	J	2009 - 2010 Social Security Disability Benefit Overpayments				
Social Security Administration Attn: Bankruptcy 11706 Jefferson Avenue Newport News, VA 23606	J					6,000.00
Account No. xxxxxxxx7700	J	12/23/2008 Judgment in Virginia Beach General District Court GV0805387700				
Sterling Church St. Furniture 1305 Baker Road Virginia Beach, VA 23455	J					430.00
Account No. xxxxxx4547	H	Opened 3/01/10 Re: Columbia House DVD				
Tridentasset.com 5755 Northpoint Parkway Alpharetta, GA 30022	H					115.00
Sheet no. <u>14</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>6,791.00</b>

In re **Derrick James Gipsen,  
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors  
**AMENDED**  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxx-xxxx-xxxx-3139</b>		<b>2010 Charge Account</b>				<b>959.82</b>
True Logic Financial Corp. P.O. Box 4387 Englewood, CO 80155	J					
Account No. <b>xxxx-xxxx-xxxx-4099</b>		<b>2010 Charge Account</b>				<b>546.79</b>
True Logic Financial Corp. P.O. Box 4387 Englewood, CO 80155	J					
Account No. <b>xxxxx6698</b>		<b>2010 Charge Account</b>				<b>80.89</b>
Universal Fidelity, LP P.O. Box 941911 Houston, TX 77094	J					
Account No.						
Account No.						
Sheet no. <u>15</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>1,587.50</b>
		Total (Report on Summary of Schedules)				<b>56,661.96</b>

United States Bankruptcy Court  
Eastern District of Virginia

In re Derrick James Gipson  
Kathryn Lynne Gipson

Debtor(s)

Case No. 11-50372  
Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 30 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 5, 2011

Signature /s/ Derrick James Gipson  
**Derrick James Gipson**  
Debtor

Date April 5, 2011

Signature /s/ Kathryn Lynne Gipson  
**Kathryn Lynne Gipson**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Eastern District of Virginia

In re **Derrick James Gipson**  
**Kathryn Lynne Gipson**

Case No. **11-50372**  
Chapter **7**

Debtor(s)

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- Involuntary/Voluntary Petition [*Specify reason for amendment:* \_\_\_\_\_]  
*Check if applicable:*  Soc. Sec. No. amended. [*If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on \_\_\_\_\_.\**]  
 Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)  
 Schedule A - Real Property  
 Schedule B - Personal Property  
 Schedule C - Property Claimed as Exempt  
 **Schedule D, E, or F, and/or list of Creditors or Equity Holders** - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (*\$26.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.*) Check applicable statement(s):  
 Creditor(s) added       Creditor(s) deleted  
 Change in amounts owed or classification of debt  
 No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]  
 Post-petition creditors added (Schedule of Unpaid Debts)

**REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**

- Schedule G- Executory Contracts and Unexpired Leases  
 Schedule H - Codebtors  
 Schedule I - Current Income of Individual Debtor(s)  
 Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

\*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]

- Statement of Financial Affairs  
 Chapter 7 Individual Debtor's Statement of Intention  
 Chapter 11 List of Equity Security Holders  
 Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims  
 Disclosure of Compensation of Attorney for Debtor  
 Other: \_\_\_\_\_

**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: Social Security Administration & Bank of America.

Date: April 5, 2011

/s/ Richard Oulton

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]

State Bar No.: **29640**

Mailing Address: **The Debt Law Group, PLLC**  
**7825 Midlothian Turnpike**  
**Suite 104**  
**Richmond, VA 23235**

Telephone No.: **(804) 658-1142**

I, **Derrick James Gipson , Kathryn Lynne Gipson** certify under penalty of perjury that the amended forms herein are accurate and true to the best of my knowledge and belief.

Date: April 5, 2011

/s/ Derrick James Gipson

/s/ Kathryn Lynne Gipson

United States Bankruptcy Court  
Eastern District of Virginia

In re **Derrick James Gipson**  
**Kathryn Lynne Gipson**

Debtor(s)

Case No. **11-50372**  
Chapter **7**

**TO:**

**Social Security Administration**  
11706 Jefferson Avenue  
Newport News, Virginia 23606

**Bank of America**  
14366 Warwick Boulevard  
Newport News, Virginia 23602

**NOTICE TO**  
**CREDITOR(S) (RE AMENDMENT)**

NOTICE IS HEREBY GIVEN that an amendment to the above-captioned debtor's schedules has been filed

- adding you as a creditor,  
 deleting you as a creditor,  
 correcting your address

A copy of the amendment is forwarded to you together with this notice.

*[If amendment is adding creditor(s)]* NOTICE IS FURTHER GIVEN that also forwarded to you together with this notice is a copy of the notice of the meeting of creditors called by the United States Trustee pursuant to Federal Rule of Bankruptcy Procedure 2003, giving the particulars of the case and stating the last date for the filing of claims (*if any was given*), for filing complaints objecting to the discharge and complaints to determine the dischargeability of certain debts; a copy of the discharge of the debtor, *if one has been entered*, a subsequent notice to file claims, *if one has been issued*, and any other filed document affecting the rights of the added creditor(s).

**Derrick James Gipson**  
**Kathryn Lynne Gipson**

Date: April 5, 2011

By /s/ Richard Oulton

Attorney for Debtor [or *Pro Se* Debtor]  
State Bar No.: **29640**  
Address: **The Debt Law Group, PLLC**  
**7825 Midlothian Turnpike**  
**Suite 104**  
**Richmond, VA 23235**  
Telephone No.: **(804) 658-1142**

**CERTIFICATION**

I certify that on April 5, 2011, I served a copy of the foregoing notice on the United States Trustee, any appointed trustee, and any and all entities affected by the amendment pursuant to Local Bankruptcy Rule 1009-1(A).

/s/ Richard Oulton  
**Richard Oulton 29640**  
Attorney for Debtor [or *Pro Se* Debtor]

**United States Bankruptcy Court  
Eastern District of Virginia**

In re **Derrick James Gipson  
Kathryn Lynne Gipson**

Debtor(s)

Case No. **11-50372**  
Chapter **7**

**AMENDED  
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I certify under penalty of perjury that the foregoing is true and correct.

Date April 5, 2011

Signature /s/ Derrick James Gipson  
**Derrick James Gipson**  
Debtor

Date April 5, 2011

Signature /s/ Kathryn Lynne Gipson  
**Kathryn Lynne Gipson**  
Joint Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571